

American Arbitration Association**SUBMISSION TO DISPUTE RESOLUTION**

The named parties hereby submit the following dispute for resolution, under the rules of the American Arbitration Association:

Rules Selected:

 Commercial Construction Other _____

(describe)

Procedure Selected:

 Binding Arbitration Mediation Other _____

(describe)

Nature of Dispute (attach additional sheets if necessary): Matters involving three (3) commercial notes, security agreements and mortgages, including whether or not a default has occurred, balance due and the extent bank can use its lien enforcement powers.

Amount of Monetary Claim or Nature of Non-Monetary Claim:

\$650,000.00

Type of Business: Claimant Trucking Respondent Bank

Place of Hearing _____

We agree that, if arbitration is selected, we will abide by and perform any award rendered hereunder and that a judgment may be entered on the award.

To be completed and signed by all parties

(attach additional sheets if necessary, please remember to obtain signatures)

R&L Trucking Company, Inc., SRM Financial,
Inc., and Stanley R. Melton, IV

Name of Party

2405 South Uniroyal Road

Address

Opelika, AL 36804-8325

City, State and Zip Code

(334) 745-5791

Telephone Fax

Davis B. Whittlesey

Name of the Party's Attorney or Representative

Whittlesey, Whittlesey & Poole, P.C.

Name of Firm (if applicable)

Post Office Box 106

Address

Opelika, AL 36803-0106

City, State and Zip Code

(334) 745-7766(334) 745-7666

Telephone Fax

Signed† (may be signed by a representative) Title

Date: _____

Frontier Bank, a Georgia banking corp.

Name of Party

Post Office Box 2829

Address

Auburn, AL 36831-2829

City, State and Zip Code

(334) 821-6455

Telephone Fax

Charles N. Parnell, III

Name of the Party's Attorney or Representative

Parnell & Crum, P.A.

Name of Firm (if applicable)

Post Office Box 2189

Address

Montgomery, AL 36102-2189

City, State and Zip Code

(334) 832-4200(334) 293-3550

Telephone Fax

Signed† (may be signed by a representative) Title

Date: _____

Please file two signed copies and the non-refundable filing fee with the AAA.

For additional information, please visit our Web site at www.adr.org

† Signatures of all parties are required.

